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on December 10, 2008.

PATENT
Attorney Docket No.: 021756-060140US
Client Ref. No.: OID-2008-373-04

TOWNSEND and TOWNSEND and CREW LLP

By: /Andrew J. Lee/
Andrew J. Lee

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Safaa H. Hashim

Application No.: 10/670,995

Filed: September 23, 2003

For: TECHNIQUES FOR
UNDERWRITING INSURANCE
POLICIES USING WEB-CENTRIC
INSURANCE MANAGEMENT
SYSTEM

Customer No.: 51206

Confirmation No. 4520

Examiner: Neal Sereboff

Technology Center/Art Unit: 3626

AMENDMENT

Mail Stop RCE
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Final Office Action mailed July 10, 2008 on the above-referenced application, please enter the following amendments and remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 7 of this paper.